IN THE UNITED STATES BANKRUPTCY COURT

FOR THE DISTRICT OF UTAH

Memorandum

August 9, 2002

To: Debtor's Counsel

From: Glenn Gregorcy, Chief Deputy

In Re: Undeliverable Notices

A problem has been identified with notices that attorneys for debtors receive from our Bankruptcy Noticing Center (example attached), indicating notice was not sent because of insufficient creditor's address.

The problem occurs when a creditor makes an appearance in the case by filing a pleading such as a Motion for Relief from Stay. The creditor is automatically added to the matrix as well as the attorney who represents the creditor. Because the creditor is represented by an attorney, and in most instances the creditor's address in not noted within the filed pleading, the address of the creditor is NOT placed on the matrix. Therefore the creditor's name will appear on the undeliverable list even though the creditor has received notice through their attorney. It is NOT necessary to file an amended matrix for these creditors.

However, if the original **matrix** has been submitted with an incomplete address, and never updated by your office or a filed Proof of Claim, then submitting the amended matrix is appropriate and should be accompanied with the \$20.00 amended matrix fee. If there are any questions regarding this issue, please contact me at 801-524-6561. The court is working to correct this problem and will post notice when this has been accomplished.

Case Number:

Form: 212

Notice Date:

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TO THE DEBTOR/DEBTOR'S ATTORNEY:

A copy of this notice could not be mailed to each creditor listed below because the court does not have both a city and state for the creditor or, if being mailed to a foreign country, both a city and country. Immediately contact the court in writing if you believe it failed to properly add to its database all of the addresses you provided in your mailing matrix. Please be advised that a creditor's failure to receive some notice of your case could mean the debt owed to that creditor may not be discharged (debtor should contact their attorney with questions).

IMPORTANT NOTE: YOU MUST SEND A COPY OF THIS NOTICE TO THE CREDITORS LISTED BELOW. THE COURT WILL NOT MAIL THIS NOTICE AGAIN.

For future notices, to correct a creditor's address listed below you must:

(1) Cross out all incorrect information on this page and clearly insert all updated information; (2) Date and sign in the space provided on the bottom of this form; AND (3) Immediately return this page to the court.

IMPORTANT NOTE: YOU MUST ALWAYS INCLUDE ANY ALPHABETIC OR NUMERIC CODE LOCATED TO THE LEFT OF THE CREDITOR'S NAME WHEN CONTACTING THE COURT TO CORRECT A CREDITOR'S ADDRESS!

The list of each recipient who was not mailed a copy of this notice, including the portion of the address contained in the court's database for the creditor, is as follows:

Homeside Lending Inc

CI

Date

Debtor/Debtor's Attorney